

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

CYNTHIA LEE GUYDO

Debtor(s)

Case No. 18-70697JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2018.
- 2) The plan was confirmed on 11/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/05/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/14/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$115,971.90.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,010.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$46,010.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,510.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,103.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,613.13**

Attorney fees paid and disclosed by debtor: \$1,490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE BANK USA NA(*)	Unsecured	8,872.00	8,872.50	8,872.50	1,320.67	0.00
CHASE(*)	Unsecured	6,443.00	NA	NA	0.00	0.00
CONEMAUGH MEMORIAL MEDICAL	Unsecured	NA	145.08	145.08	0.00	0.00
DISCOVER BANK(*)	Unsecured	7,940.00	7,940.78	7,940.78	1,181.98	0.00
FED LOAN SERVICING	Unsecured	3,918.00	NA	NA	0.00	0.00
FIRST BANKCARD CENTER	Unsecured	9,575.32	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	9,575.00	9,575.32	9,575.32	1,425.28	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	19,164.48	0.00	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	18,310.00	18,310.17	18,310.17	2,725.45	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	8,131.00	8,380.41	8,380.41	1,247.42	0.00
PENTAGON FEDERAL CREDIT UNION	Secured	78,433.00	78,430.51	0.00	31,354.90	0.00
PENTAGON FEDERAL CREDIT UNION	Unsecured	548.00	5.94	5.94	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,873.00	8,705.71	8,705.71	1,295.83	0.00
WORLDS FOREMOST BANK	Unsecured	5,300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$31,354.90	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$31,354.90	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,935.91	\$9,196.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,613.13</u>	
Disbursements to Creditors	<u>\$40,551.53</u>	
TOTAL DISBURSEMENTS :		<u>\$45,164.66</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/17/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.